

### **REMARKS/ARGUMENTS**

Prior to entry of this Amendment, the application included claims 1-20 and 22-51. Claims 30 and 47 have been amended. No claims have been canceled or added. Hence, after entry of this Amendment, claims 1-20 and 22-51 stand pending for examination.

Claims 1-20 and 22-51 stand rejected under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter.

Claims 1-20 and 22-51 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Publication No. 2002/0099607 A1 to Sosa et al. ("Sosa") in view of U.S. Patent No. 6,690,779 B2 to Walker et al. ("Walker"), and U.S. Patent No. 7,287,009 B1 to Liebermann ("Liebermann").

#### **Rejections Under 35 U.S.C. § 101**

The Applicants respectfully traverse the 35 U.S.C. § 101 rejections of claims 1, 20, 23, 48, 49, 50, and 51 and the claims that depend from these independent claims. The rejections are improper because these claims fall squarely within statutory categories of patent-eligible subject matter. Hence, the rejections of claims 1-20, 22-30, and 49-51 are improper.

The rejection of claim 48 is believed to be improper because the claim includes steps implemented within a point of sale device. Hence, the claim falls within patent-eligible subject matter because it is limited to a specific machine or apparatus. The 35 U.S.C. § 101 rejection of claim 48 is, therefore, believed to be improper.

Claims 30 and 47 have been amended to include a displaying element. In accordance with *In re Bilski*, wherein the Court noted that "the electronic transformation of the data itself into a visual depiction in *Abele* was sufficient," claims 30 and 47 are patent-eligible. Hence, the Applicants believe that all 35 U.S.C. § 101 rejections have been overcome.

### **Rejections Under 35 U.S.C. § 103**

The Applicants respectfully traverse and request reconsideration of the pending rejections under 35 U.S.C. § 103. The Final Office Action and Advisory Action cite Liberman and Sosa for teaching “return to the point of sale device stored transaction information identifying prior money transfer recipients of the customer for use by the point of sale device to automatically prepare a transaction form associated with the request to process the money transfer transaction” as recited in claim 1. Sosa appears to teach a user being able to select an automatic population option for filling in charge information into an online purchasing system ([0062]). Liebermann appears to teach a database that allows for recall of historical transaction information. But the references fall short of teaching “stored transaction information identifying prior money transfer recipients of the customer for use by the point of sale device to automatically prepare a transaction form associated with the request to process the money transfer transaction.” The record does not include a citation to these teachings and the Office Action fails to follow the Graham factors to satisfy the requirements of a valid 103 rejection. Hence, claim 1 is believed to be allowable, at least for this reason.

All pending independent claims include an element similar to the one discussed above with respect to claim 1 and are believed to be allowable, at least for the foregoing reasons. The remaining claims depend from one of the independent claims discussed above and are believed to be allowable, at least by virtue of that dependency.

### **CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

Appl. No. 10/687,575  
Amendment dated November 7, 2008  
Amendment With RCE

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If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

/Irvin E. Branch/  
Irvin E. Branch  
Reg. No. 42,358

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: 303-571-4000  
G2B:d8s

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